

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	Case No. 15-14354
	§	
STEPHEN BRAD CARTER	§	
	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

David P. Leibowitz, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$339,528.00	Assets Exempt:	\$116,600.00
<i>(without deducting any secured claims)</i>			
Total Distributions to Claimants:	\$149,575.55	Claims Discharged Without Payment:	\$56,467.31
Total Expenses of Administration:	\$49,924.45		

3) Total gross receipts of \$199,500.00 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$199,500.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	\$565,969.50	\$181,519.45	\$96,519.45	\$96,519.45
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from Exhibit 4)	NA	\$49,924.45	\$49,924.45	\$49,924.45
Prior Chapter Admin. Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	\$2,100.00	\$2,064.19	\$2,064.19	\$2,064.19
General Unsecured Claims (from Exhibit 7)	\$164,419.00	\$91,727.13	\$64,518.22	\$50,991.91
Total Disbursements	\$732,488.50	\$325,235.22	\$213,026.31	\$199,500.00

4). This case was originally filed under chapter 7 on 04/22/2015. The case was pending for 28 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/08/2017

By: /s/ David P. Leibowitz
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
5 Acres on Majestic Drive Monee, Illinois 60449 Two Empty Lots - Unimproved (Property in Foreclosure) Value Per Comps 50	1110-000	\$60,000.00
16W611 Mockingbird Lane, Apt. 102 Willowbrook, IL 60527 Condominium purchased in 2010 (Purchase Price \$71,250) Value pe	1210-000	\$55,000.00
Rents on Willowbrook Property (16W611 Mockingbird Lane, Apt. 102)	1222-000	\$5,000.00
Settlement of adversary proceeding no. 16-00096	1249-000	\$79,500.00
TOTAL GROSS RECEIPTS		\$199,500.00

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

NONE

EXHIBIT 3 – SECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
2b	Municipal Trust & Savings Bank	4110-000	\$0.00	\$60,000.00	\$60,000.00	\$60,000.00
2	Municipal Trust c/o Steven Plato Troy	4110-000	\$110,000.00	\$85,000.00	\$0.00	\$0.00
	Cook County Assesor's Office	4700-000	\$5,000.00	\$0.00	\$0.00	\$0.00
	First Midwest Bank	4110-000	\$92,497.00	\$0.00	\$0.00	\$0.00
	Homeowners Association Dues to Waterfall Glen Condo Association	4120-000	\$0.00	\$896.75	\$896.75	\$896.75
	LaPorte County Treasurer's Office	4700-000	\$7,000.00	\$0.00	\$0.00	\$0.00
	Melissa A Bugajsky - Agreement for Deed of Willowbrook	4110-000	\$33,894.50	\$0.00	\$0.00	\$0.00
	Orange Lake Country	4110-000	\$7,800.00	\$0.00	\$0.00	\$0.00
	Payment to contract seller	4110-000	\$0.00	\$34,082.36	\$34,082.36	\$34,082.36

Bugajsky					
Pierce & Associates	4110-000	\$0.00	\$0.00	\$0.00	\$0.00
Prorated assessments for HOA	4120-000	\$0.00	(\$127.47)	(\$127.47)	(\$127.47)
redeemded 2014 Real Estate Taxes	4700-000	\$0.00	\$1,667.81	\$1,667.81	\$1,667.81
Wells Fargo Home Mortgage	4110-000	\$309,778.00	\$0.00	\$0.00	\$0.00
Will County Clerk	4120-000	\$0.00	\$0.00	\$0.00	\$0.00
Willow brook Condominium Association	4120-000	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL SECURED CLAIMS		\$565,969.50	\$181,519.45	\$96,519.45	\$96,519.45

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
David P. Leibowitz, Trustee	2100-000	NA	\$10,225.00	\$10,225.00	\$10,225.00
David P. Leibowitz, Trustee	2200-000	NA	\$229.78	\$229.78	\$229.78
International Sureties, Ltd	2300-000	NA	\$35.55	\$35.55	\$35.55
Contract seller Bugajsky's attorney's fee per contract	2500-000	NA	\$1,500.00	\$1,500.00	\$1,500.00
CPL fee to Chicago Title	2500-000	NA	\$50.00	\$50.00	\$50.00
DuPage County Stamps	2500-000	NA	\$55.00	\$55.00	\$55.00
DuPage Transfer Stamps	2500-000	NA	\$27.50	\$27.50	\$27.50
Escrow Fee to Chicago Title	2500-000	NA	\$575.00	\$575.00	\$575.00
Policy Registration Fee	2500-000	NA	\$3.00	\$3.00	\$3.00
Prorated May Rent	2500-000	NA	\$451.61	\$451.61	\$451.61
Proration for 2015 Real Estate Taxes	2500-000	NA	\$1,273.64	\$1,273.64	\$1,273.64
Proration for 2016 Real Estate Taxes	2500-000	NA	\$481.54	\$481.54	\$481.54
Reimburse Seller's attorneys' fee for court orders	2500-000	NA	\$20.00	\$20.00	\$20.00
Security Deposit	2500-000	NA	\$2,000.00	\$2,000.00	\$2,000.00

Tax Payment Fee	2500-000	NA	\$50.00	\$50.00	\$50.00
Title Commitment update fee to Chicato Title Co LLC	2500-000	NA	\$125.00	\$125.00	\$125.00
Title Insurance	2500-000	NA	\$1,600.00	\$1,600.00	\$1,600.00
Wire Transfer Fee	2500-000	NA	\$40.00	\$40.00	\$40.00
Green Bank	2600-000	NA	\$1,042.64	\$1,042.64	\$1,042.64
Office of the Clerk United States Bankruptcy Court	2700-000	NA	\$350.00	\$350.00	\$350.00
Attorney's fee to Lakelaw for closing per court order, Attorney for Trustee	3110-000	NA	\$900.00	\$900.00	\$900.00
Lakelaw, Attorney for Trustee	3110-000	NA	\$24,112.50	\$24,112.50	\$24,112.50
Lakelaw, Attorney for Trustee	3120-000	NA	\$1,387.35	\$1,387.35	\$1,387.35
ALAN LASKO, Accountant for Trustee	3410-000	NA	\$3,343.20	\$3,343.20	\$3,343.20
ALAN LASKO, Accountant for Trustee	3420-000	NA	\$46.14	\$46.14	\$46.14
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$49,924.45	\$49,924.45	\$49,924.45

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

NONE

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Internal Revenue Service	5800-000	\$2,100.00	\$2,064.19	\$2,064.19	\$2,064.19
	Victoria Carter	5100-000	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$2,100.00	\$2,064.19	\$2,064.19	\$2,064.19

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1a	Internal Revenue Service	7100-000	\$2,100.00	\$10.31	\$10.31	\$8.15
2c	Municipal Trust & Savings Bank	7100-000	\$0.00	\$52,208.91	\$52,208.91	\$41,263.26
2a	Municipal Trust	7100-000	\$110,000.00	\$27,208.91	\$0.00	\$0.00

	c/o Steven Plato Troy					
3	MIDLAND FUNDING LLC	7100-900	\$9,378.00	\$9,378.39	\$9,378.39	\$7,412.20
4	Portfolio Recovery Associates, LLC	7100-900	\$0.00	\$2,920.61	\$2,920.61	\$2,308.30
	ACME Continental Credit Union	7100-000	\$8,276.00	\$0.00	\$0.00	\$0.00
	Citicorp Credit Services *	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	Diane Panos	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	Equifax Information Services, LLC	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	Experian Information Solutions, Inc.	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	GE Capital Retail Consumer Finance	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	Illinois Collection Service	7100-000	\$100.00	\$0.00	\$0.00	\$0.00
	John Stephen Carter	7100-000	\$18,000.00	\$0.00	\$0.00	\$0.00
	Kankakee Valley REMC	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	Orland Fire Protection District	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	Statewide Credit Association	7100-000	\$120.00	\$0.00	\$0.00	\$0.00
	Tom C. Edwards	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	Trans Union LLC	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	William Smith	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	Cach LLC	7100-900	\$8,597.00	\$0.00	\$0.00	\$0.00
	Chase *	7100-900	\$4,928.00	\$0.00	\$0.00	\$0.00
	GE Capital Retail Bank	7100-900	\$2,920.00	\$0.00	\$0.00	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$164,419.00	\$91,727.13	\$64,518.22	\$50,991.91

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

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Exhibit 8

ASSET CASES

Case No.: 15-14354-TAB
Case Name: CARTER, STEPHEN BRAD
For the Period Ending: 8/8/2017

Trustee Name: David Leibowitz
Date Filed (f) or Converted (c): 04/22/2015 (f)
\$341(a) Meeting Date: 06/11/2015
Claims Bar Date: 05/31/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1 1825 187th Street Homewood, Illinois 60430 Single Family Dwelling (Property in Foreclosure) Purchased in 1994 (Purchase Price \$104,000.00) Value Per Cook County Assessor PIN#: 32-06-400-046-0000	\$199,800.00	\$0.00	OA	\$0.00	FA
Asset Notes: Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					
2 18610 Gottschalk Avenue Homewood, Illinois 60430 Single Family Dwelling (Property in Foreclosure) Purchased in 2004 (Purchase Price \$92,500.00) Value Per Appraisal PIN#: 32-06-211-026-0000	\$100,000.00	\$2,503.00	OA	\$0.00	FA
Asset Notes: Costs and expenses of sale would more than eliminate any equity. Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					
3 5 Acres on Majestic Drive Monee, Illinois 60449 Two Empty Lots - Unimproved (Property in Foreclosure) Value Per Comps 50% Partial Interest with Estranged Spouse	\$30,000.00	\$0.00		\$60,000.00	FA
Asset Notes: Lots 3 and 4 in Links Edge Subdivision of the South 1/2 of Southwest 1/4 of Section 22 Township 34 N Range 12 East of the Third Principal Meridian - plat R2002-145283 Will County, IL; tax ID 18-13-22-302-005 & 18-13-22-302-006. 9930 and 9940 W. Majestic Drive, Monee, Illinois Property sold to Municipal Trust & Savings Bank, as authorized by Agreed Judgment Order entered on 12/15/2016 in Adv. No. 16-00568 (adv. dkt #11), for \$60,000 credit bid, thus eliminating secured claim.					
4 Time Share in Kissimmee, Florida 50% Partial Interest with Estranged Spouse	\$3,000.00	\$0.00	OA	\$0.00	FA
Asset Notes: Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					
5 129 Elm Drive Walkerton, Indiana 46574 Single Family Dwelling Purchased in 2006 Value Per Comps PIN#: 36-12-20-133-021 & 36-12-20-133-022 In the Process of Sale Due to Prior Court Order - 50% Interest with Estranged Spouse	\$27,000.00	\$6,500.00	OA	\$0.00	FA
Asset Notes: Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					

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Exhibit 8

ASSET CASES

Case No.: 15-14354-TAB
 Case Name: CARTER, STEPHEN BRAD
 For the Period Ending: 8/8/2017

Trustee Name: David Leibowitz
 Date Filed (f) or Converted (c): 04/22/2015 (f)
 §341(a) Meeting Date: 06/11/2015
 Claims Bar Date: 05/31/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
6 Illiana Financial Checking Account Ending with 2407	\$1,193.00	\$0.00	OA	\$0.00	FA
Asset Notes: Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					
7 Illiana Financial Savings Account	\$50.00	\$0.00	OA	\$0.00	FA
Asset Notes: Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					
8 Used Household Goods, Furnishings and Appliances	\$2,080.00	\$2,080.00	OA	\$0.00	FA
Asset Notes: Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					
9 Personal Items	\$50.00	\$50.00	OA	\$0.00	FA
Asset Notes: Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					
10 Used Clothing	\$200.00	\$0.00	OA	\$0.00	FA
Asset Notes: Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					
11 Term Life Insurance Policy through Employer No Cash Value	\$0.00	\$0.00	OA	\$0.00	FA
Asset Notes: Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					
12 Orland Fire Protection District Pension Plan No Current Value	\$0.00	\$0.00	OA	\$0.00	FA
Asset Notes: Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					
13 Orland Fire Protection District 457 Plan	\$110,000.00	\$0.00	OA	\$0.00	FA
Asset Notes: Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					
14 Voluntary Employee Beneficiary Association Plan (VEBA) through Employer No Current Value	\$0.00	\$0.00	OA	\$0.00	FA
Asset Notes: Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					
15 Tap House Grill, Inc. Being Held By Trustee - Property of Estate In Bankruptcy Case Number 15-09177	\$0.00	\$25,000.00	OA	\$0.00	FA
Asset Notes: Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					
16 Carter Family Construction, Inc. (Business is Inactive) Debtor is Sole Shareholder (Business Owns a 50% Interest in Vehicle, Lift and Various Hand Tools)	\$2,500.00	\$9,466.00	OA	\$0.00	FA

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 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

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Exhibit 8

ASSET CASES

Case No.: 15-14354-TAB
 Case Name: CARTER, STEPHEN BRAD
 For the Period Ending: 8/8/2017

Trustee Name: David Leibowitz
 Date Filed (f) or Converted (c): 04/22/2015 (f)
 §341(a) Meeting Date: 06/11/2015
 Claims Bar Date: 05/31/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Asset Notes: Tools of Trade exemption was overruled by court order dated 02/16/2016 (dkt #56); inspection suggested value of tools and assets was greater than \$2500; however, as part of settlement with Debtor, property was abandoned per order dated 09/07/2016 (dkt #78) (settlement approved 09/07/2016 (dkt #79)).					
Ref. #					
17	Outstanding Rents from Former Tenants (Non Collectable)	\$4,000.00	\$0.00	OA	\$0.00 FA
Asset Notes: Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					
18	Remainderman interest in Property Located at: 1345 Bluff Drive Osage Beach, Missouri 65065 Single Family Dwelling Subject to life estate of Leon Moore, Age 78	\$0.00	\$20,000.00	OA	\$0.00 FA
Asset Notes: Debtor has fee simple subject to life estate of Leon Moore who is 78 years old; offer for remainder interest was \$20,000; as part of settlement with Debtor, property was abandoned per order dated 09/07/2016 (dkt #78) (settlement approved 09/07/2016 (dkt #79)).					
19	Illinois Driver's License	\$0.00	\$0.00	OA	\$0.00 FA
Asset Notes: Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					
20	1999 Ford Taurus with 120,000 Miles Value Per KBB, PPV	\$1,899.00	\$0.00	OA	\$0.00 FA
Asset Notes: Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					
21	2005 Chevrolet Express Van with 100,000 Miles Value Per KBB, PPV 50% Interest with Carter Family Construction, Inc.	\$2,724.00	\$0.00	OA	\$0.00 FA
Asset Notes: Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					
22	1998 Chevrolet Cavalier with 75,000 Miles Value Per KBB, PPV	\$1,632.00	\$1,632.00	OA	\$0.00 FA
Asset Notes: Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					
23	16W611 Mockingbird Lane, Apt. 102 (u) Willowbrook, IL 60527 Condominium purchased in 2010 (Purchase Price \$71,250) Value per comps PIN#: 10-02-312-130	\$50,000.00	\$21,105.50		\$55,000.00 FA
Asset Notes: Sold per order dated 03/23/2016 (dkt #70).					
24	Rents on Willowbrook Property (16W611 Mockingbird Lane, Apt. 102) (u)	\$0.00	\$5,000.00		\$5,000.00 FA

ASSET CASES

Case No.: 15-14354-TAB
Case Name: CARTER, STEPHEN BRAD
For the Period Ending: 8/8/2017

Trustee Name: David Leibowitz
Date Filed (f) or Converted (c): 04/22/2015 (f)
§341(a) Meeting Date: 06/11/2015
Claims Bar Date: 05/31/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Asset Notes: Property has been sold. No additional rents to be collected.					
Ref. #					
25	Settlement of adversary proceeding no. 16-00096 (u)	\$0.00	\$79,500.00	\$79,500.00	FA
Asset Notes: Settlement approved on 09/07/2016 (dkt #79).					
26	Judgments Against Old Tenants: (u) Fanta Lewis per case 2013 M6 001782 judgment of \$12,000 Darlene Patterson per case 2009 M6 003619 judgment of \$5,100 Debtor believes that they are uncollectable	\$0.00	\$0.00	OA	\$0.00 FA
Asset Notes: Abandoned per order dated 09/07/2016 (dkt #78) in accordance with settlement approved on 09/07/2016 (dkt #79).					

TOTALS (Excluding unknown value)

\$536,128.00

\$172,836.50

\$199,500.00

Gross Value of Remaining Assets

\$0.00

Major Activities affecting case closing:

06/30/2017 TFR approved by Court 6/6/2017
04/18/2017 TFR sent to UST
08/01/2016 2017 Reporting Period:
Settlement agreement for \$79,500 from Debtor's retirement account.
06/30/2016 2016 Reporting Period:
Asset Case: Multiple properties, cars, tools, interests in companies

Complaint to bar discharge: Debtor's attorney indicates willingness to settle discharge claim for an amount sufficient to pay scheduled claims - settlement agreement to come

Trustee has sold Debtor's rent-to-own condo on Willowbrook, and has a likely buyer for the life estate in Osage Beach, MO.

Initial Projected Date Of Final Report (TFR): 12/31/2017

Current Projected Date Of Final Report (TFR): 04/15/2017

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-14354-TAB
Case Name: CARTER, STEPHEN BRAD
Primary Taxpayer ID #: **_***1672
Co-Debtor Taxpayer ID #:
For Period Beginning: 4/22/2015
For Period Ending: 8/8/2017

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****5401
Account Title: Carter, Stephen Brad
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
03/16/2016	(24)	Ernest W. Shewchuck	Rent received - Willowbrook	1222-000	\$1,000.00		\$1,000.00
03/23/2016	(24)	Sulaiman Law Group, Ltd. Trustee	Paid on behalf of Debtor for rent received	1222-000	\$1,600.00		\$2,600.00
03/31/2016		Green Bank	Bank Service Fee	2600-000		\$1.44	\$2,598.56
04/13/2016	(24)	STEPHEN CARTER	Rent received - Willowbrook	1222-000	\$1,400.00		\$3,998.56
04/19/2016	(24)	Ernest W. Shewchuk	Rent received - Willowbrook	1222-000	\$1,000.00		\$4,998.56
04/29/2016		Green Bank	Bank Service Fee	2600-000		\$6.12	\$4,992.44
05/19/2016		Chicago Title and Trust Company	Net proceeds of sale of Willowbrook	*	\$9,328.26		\$14,320.70
	{23}		Net proceeds of sale of Willowbrook condominium \$55,000.00	1210-000			\$14,320.70
			Homeowners Association Dues to Waterfall Glen Condo Association \$(896.75)	4120-000			\$14,320.70
			Prorated assessments for HOA \$127.47	4120-000			\$14,320.70
			Attorney's fee to Lakelaw for closing per court order \$(900.00)	3110-000			\$14,320.70
			Payment to contract seller Bugajsky \$(34,082.36)	4110-000			\$14,320.70
			Prorated May Rent \$(451.61)	2500-000			\$14,320.70
			Security Deposit \$(2,000.00)	2500-000			\$14,320.70
			Proration for 2015 Real Estate Taxes \$(1,273.64)	2500-000			\$14,320.70
			Proration for 2016 Real Estate Taxes \$(481.54)	2500-000			\$14,320.70
			Title Commitment update fee to Chicato Title Co LLC \$(125.00)	2500-000			\$14,320.70
			DuPage Transfer Stamps \$(27.50)	2500-000			\$14,320.70
			CPL fee to Chicago Title \$(50.00)	2500-000			\$14,320.70
			Escrow Fee to Chicago Title \$(575.00)	2500-000			\$14,320.70
			Policy Registration Fee \$(3.00)	2500-000			\$14,320.70
			DuPage County Stamps \$(55.00)	2500-000			\$14,320.70
			Tax Payment Fee \$(50.00)	2500-000			\$14,320.70
			Wire Transfer Fee \$(40.00)	2500-000			\$14,320.70
			Title Insurance \$(1,600.00)	2500-000			\$14,320.70
			redeemded 2014 Real Estate Taxes \$(1,667.81)	4700-000			\$14,320.70

SUBTOTALS

\$14,328.26

\$7.56

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-14354-TAB
Case Name: CARTER, STEPHEN BRAD
Primary Taxpayer ID #: **_***1672
Co-Debtor Taxpayer ID #:
For Period Beginning: 4/22/2015
For Period Ending: 8/8/2017

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****5401
Account Title: Carter, Stephen Brad
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
			Contract seller Bugajsky's attorney's fee \$(1,500.00) per contract	2500-000			\$14,320.70
			Reimburse Seller's attorneys' fee for court orders \$(20.00)	2500-000			\$14,320.70
05/31/2016		Green Bank	Bank Service Fee	2600-000		\$13.62	\$14,307.08
06/30/2016		Green Bank	Bank Service Fee	2600-000		\$22.34	\$14,284.74
07/29/2016		Green Bank	Bank Service Fee	2600-000		\$23.05	\$14,261.69
08/31/2016		Green Bank	Bank Service Fee	2600-000		\$23.01	\$14,238.68
09/21/2016	(25)	CARTER, STEPHEN BRAD	Partial payment of Discharge Settlement (docket #78)	1249-000	\$28,500.00		\$42,738.68
09/21/2016	(25)	CARTER, STEPHEN BRAD	Balance of Payment for Settlement of Adversary (docket #789	1249-000	\$51,000.00		\$93,738.68
09/30/2016		Green Bank	Bank Service Fee	2600-000		\$69.24	\$93,669.44
10/31/2016		Green Bank	Bank Service Fee	2600-000		\$141.40	\$93,528.04
11/30/2016		Green Bank	Bank Service Fee	2600-000		\$146.05	\$93,381.99
12/30/2016		Green Bank	Bank Service Fee	2600-000		\$150.69	\$93,231.30
01/31/2017		Green Bank	Bank Service Fee	2600-000		\$150.44	\$93,080.86
02/09/2017	3001	International Sureties, Ltd	2017 Bond Payment (VOID - amount incorrect)	2300-003		\$106.87	\$92,973.99
02/09/2017	3001	VOID: International Sureties, Ltd	Void of Check# 3001	2300-003		(\$106.87)	\$93,080.86
02/09/2017	3002	International Sureties, Ltd	2017 Bond Payment (Bond #016073584)	2300-000		\$35.55	\$93,045.31
02/28/2017		Green Bank	Bank Service Fee	2600-000		\$135.64	\$92,909.67
03/31/2017		Green Bank	Bank Service Fee	2600-000		\$159.60	\$92,750.07
04/04/2017		Municipal Trust & Savings Bank	Credit bid for two plots in Monee, IL	*			\$92,750.07
	{3}		Credit bid for two plots in Monee, IL \$60,000.00 thus eliminating secured claim	1110-000			\$92,750.07
			Municipal Trust & Savings Bank - Credit bid for two plots in Monee, IL to satisfy secured claim \$(60,000.00)	4110-000			\$92,750.07
06/08/2017	3003	Office of the Clerk United States Bankruptcy Court	Claim #: ; Amount Claimed: \$350.00; Distribution Dividend: 100.00%;	2700-000		\$350.00	\$92,400.07

SUBTOTALS

\$79,500.00

\$1,420.63

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-14354-TAB
Case Name: CARTER, STEPHEN BRAD
Primary Taxpayer ID #: **_***1672
Co-Debtor Taxpayer ID #:
For Period Beginning: 4/22/2015
For Period Ending: 8/8/2017

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****5401
Account Title: Carter, Stephen Brad
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
06/08/2017	3004	Lakelaw	Claim #: ; Amount Claimed: \$1,387.35; Distribution Dividend: 100.00%;	3120-000		\$1,387.35	\$91,012.72
06/08/2017	3005	Lakelaw	Claim #: ; Amount Claimed: \$24,112.50; Distribution Dividend: 100.00%;	3110-000		\$24,112.50	\$66,900.22
06/08/2017	3006	David P. Leibowitz	Trustee Compensation	2100-000		\$10,225.00	\$56,675.22
06/08/2017	3007	David P. Leibowitz	Trustee Expenses	2200-000		\$229.78	\$56,445.44
06/08/2017	3008	ALAN LASKO	Claim #: ; Amount Claimed: \$46.14; Distribution Dividend: 100.00%;	3420-000		\$46.14	\$56,399.30
06/08/2017	3009	ALAN LASKO	Claim #: ; Amount Claimed: \$3,343.20; Distribution Dividend: 100.00%;	3410-000		\$3,343.20	\$53,056.10
06/08/2017	3010	Internal Revenue Service	Claim #: 1; Amount Claimed: \$2,064.19; Distribution Dividend: 100.00%;	5800-000		\$2,064.19	\$50,991.91
06/08/2017	3011	Internal Revenue Service	Claim #: 1; Amount Claimed: \$10.31; Distribution Dividend: 79.03%;	7100-000		\$8.15	\$50,983.76
06/08/2017	3012	Municipal Trust & Savings Bank	Claim #: 2; Amount Claimed: \$52,208.91; Distribution Dividend: 79.03%;	7100-000		\$41,263.26	\$9,720.50
06/08/2017	3013	MIDLAND FUNDING LLC	Claim #: 3; Amount Claimed: \$9,378.39; Distribution Dividend: 79.03%;	7100-900		\$7,412.20	\$2,308.30
06/08/2017	3014	PORTFOLIO RECOVERY ASSOCIATES, LLC	Claim #: 4; Amount Claimed: \$2,920.61; Distribution Dividend: 79.03%;	7100-900		\$2,308.30	\$0.00

SUBTOTALS

\$0.00

\$92,400.07

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-14354-TAB
Case Name: CARTER, STEPHEN BRAD
Primary Taxpayer ID #: **_***1672
Co-Debtor Taxpayer ID #:
For Period Beginning: 4/22/2015
For Period Ending: 8/8/2017

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****5401
Account Title: Carter, Stephen Brad
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTALS:	\$93,828.26	\$93,828.26	\$0.00
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$93,828.26	\$93,828.26	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$93,828.26	\$93,828.26	

For the period of 4/22/2015 to 8/8/2017

Total Compensable Receipts:	\$199,500.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$199,500.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$199,500.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$199,500.00
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 03/16/2016 to 8/8/2017

Total Compensable Receipts:	\$199,500.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$199,500.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$199,500.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$199,500.00
Total Internal/Transfer Disbursements:	\$0.00

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-14354-TAB
Case Name: CARTER, STEPHEN BRAD
Primary Taxpayer ID #: **_***1672
Co-Debtor Taxpayer ID #:
For Period Beginning: 4/22/2015
For Period Ending: 8/8/2017

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****5401
Account Title: Carter, Stephen Brad
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET
DISBURSEACCOUNT
BALANCES

\$93,828.26

\$93,828.26

\$0.00

For the period of 4/22/2015 to 8/8/2017

Total Compensable Receipts: \$199,500.00
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$199,500.00
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$199,500.00
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$199,500.00
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 04/22/2015 to 8/8/2017

Total Compensable Receipts: \$199,500.00
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$199,500.00
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$199,500.00
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$199,500.00
Total Internal/Transfer Disbursements: \$0.00

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ